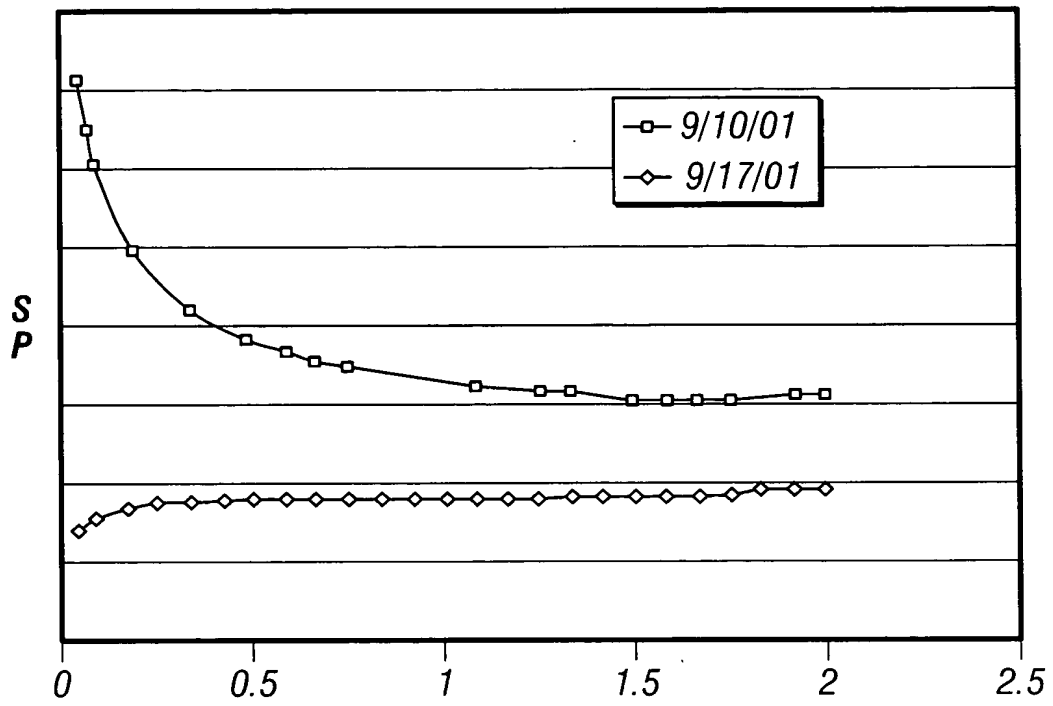


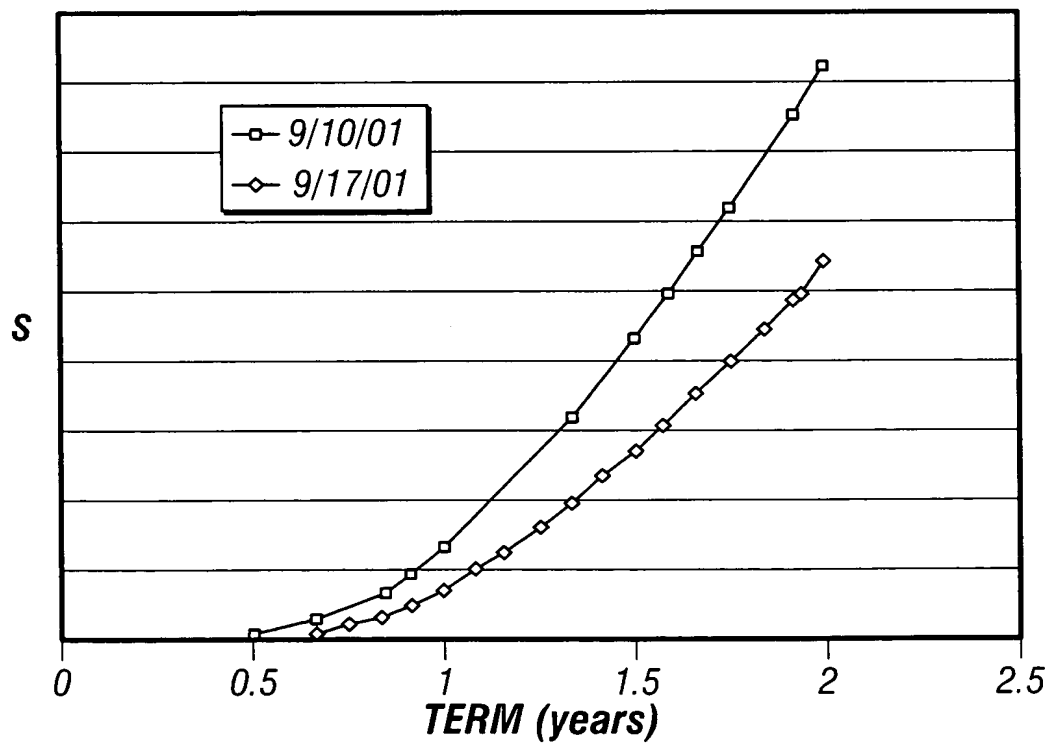


1/14



TERM (years)

I^2 Model



CI Model

FIG. 1

2/14

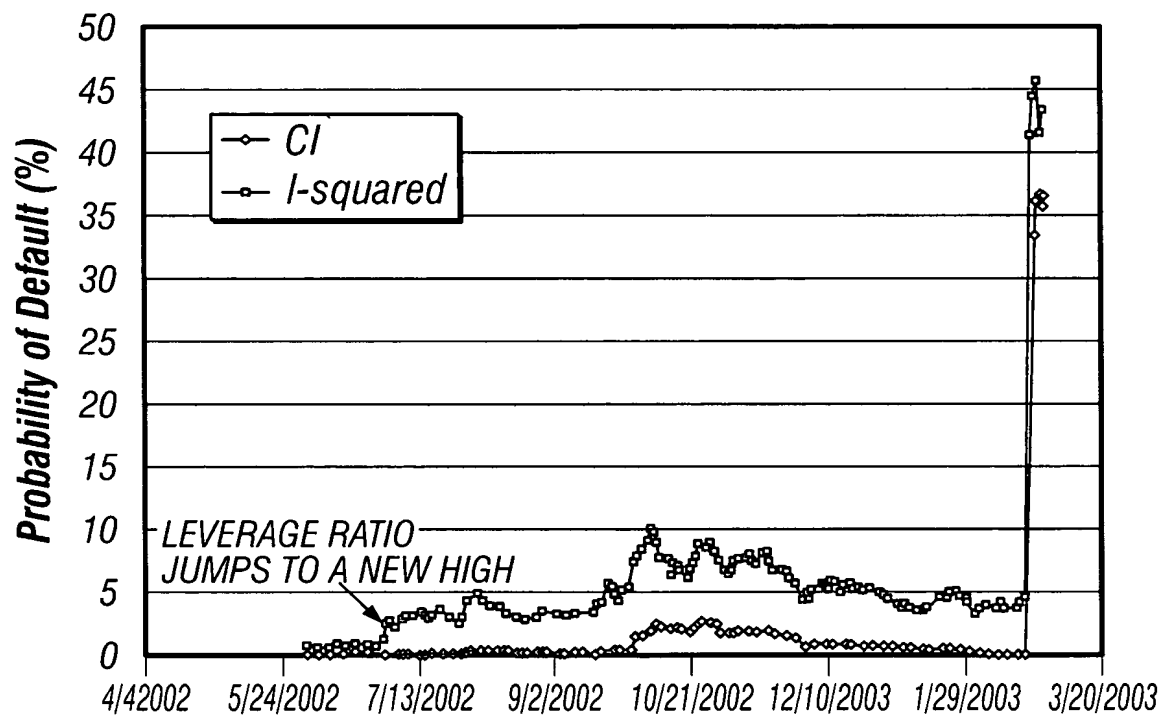
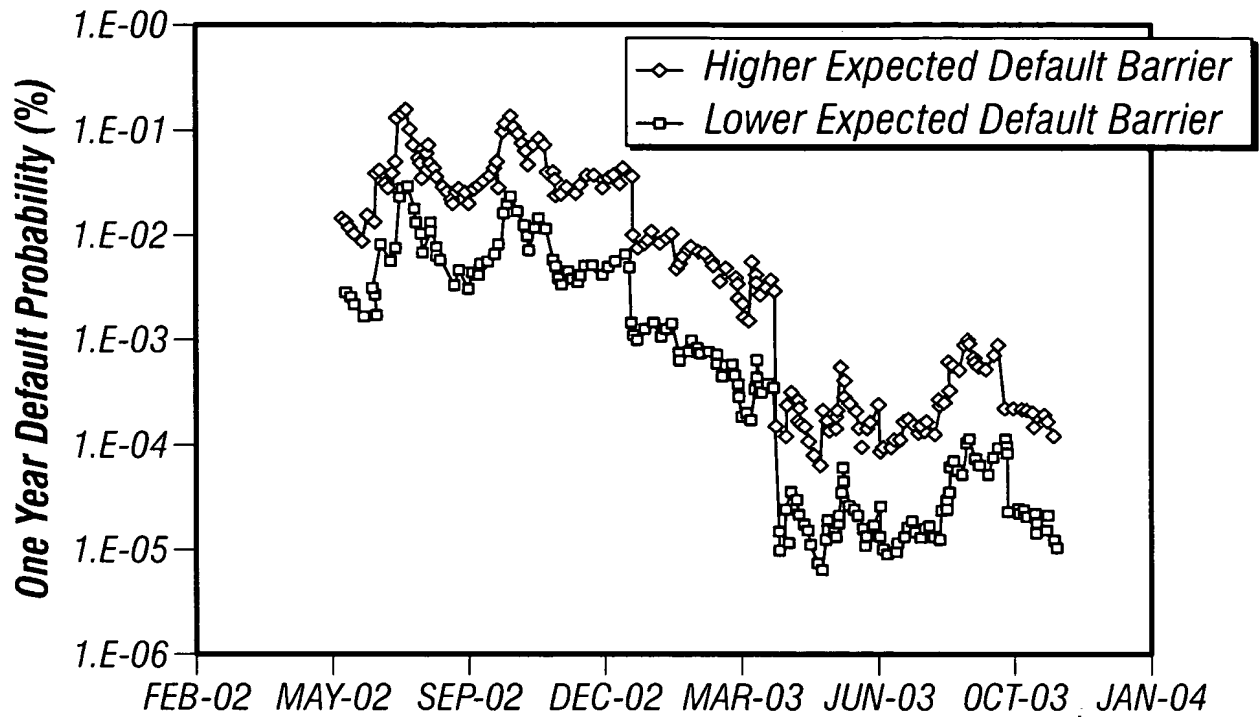
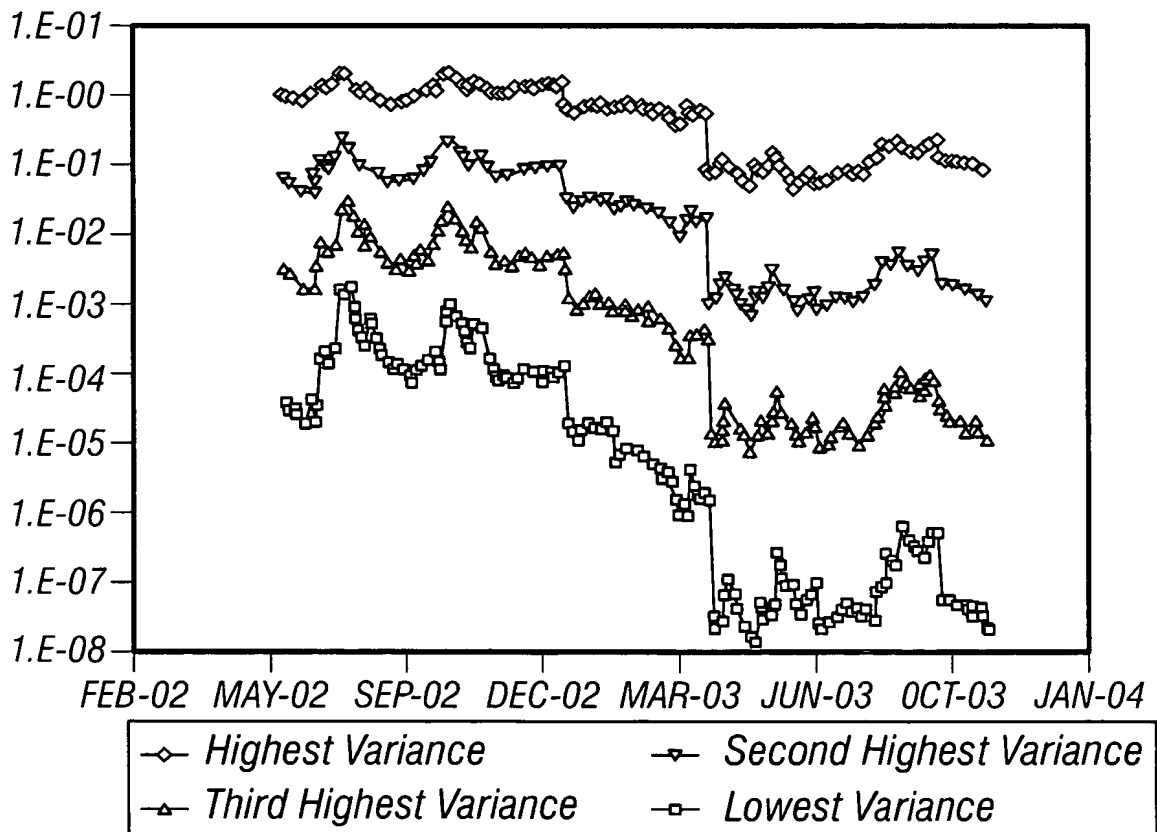


FIG. 2

3/14**FIG. 3A****FIG. 3B**

4/14

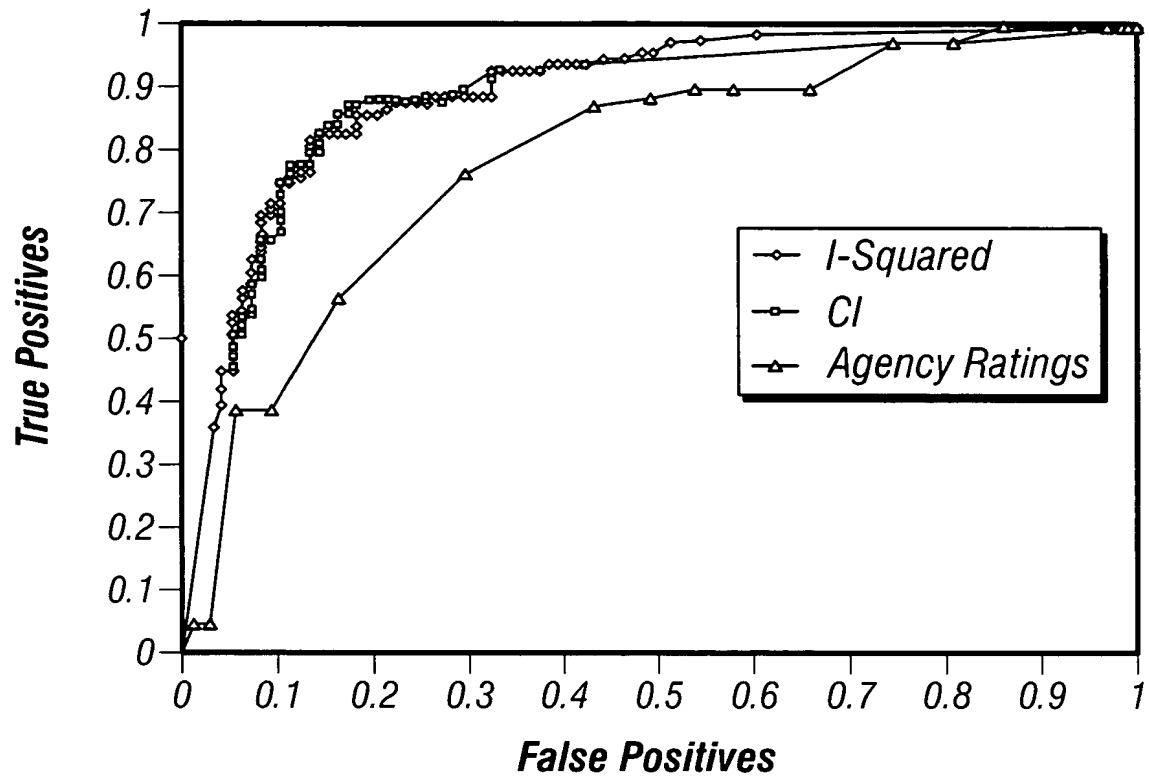


FIG. 4

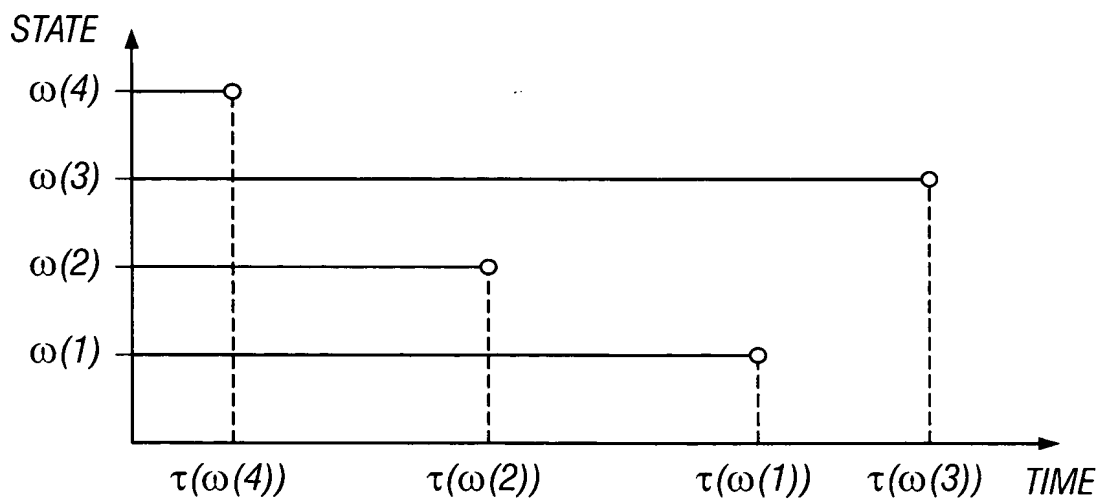


FIG. 5

5/14

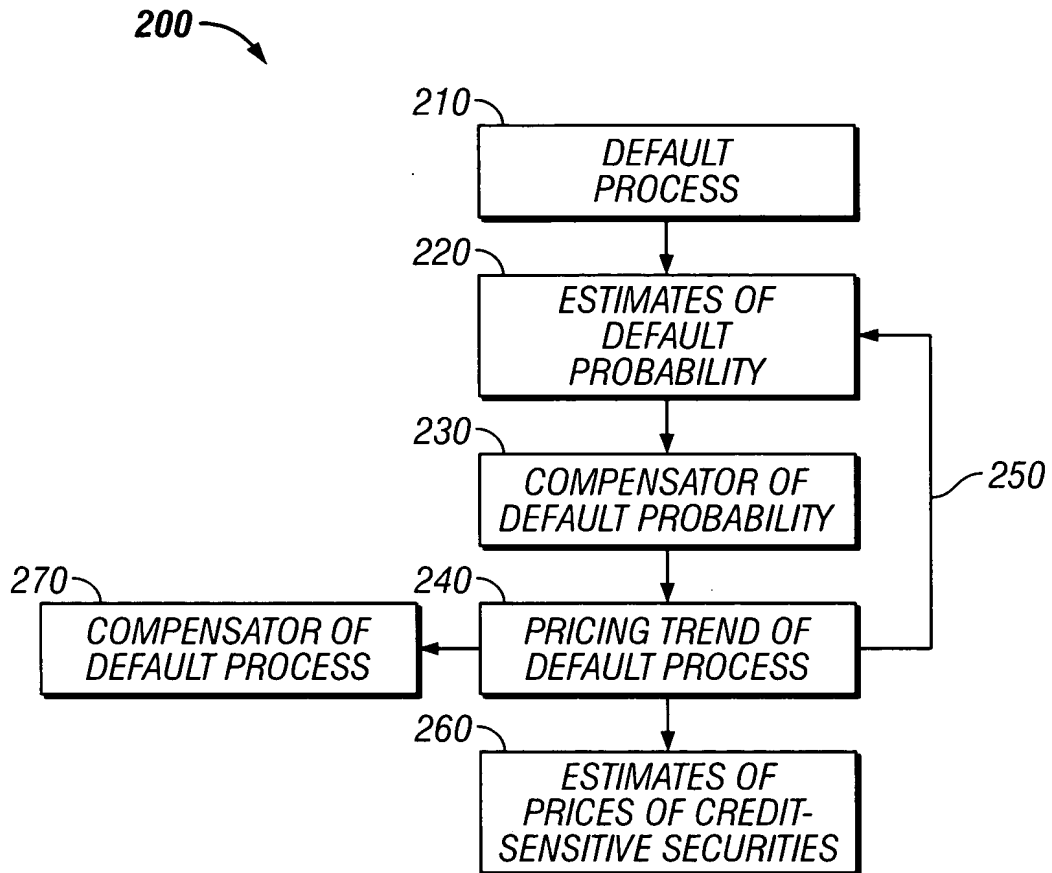


FIG. 6

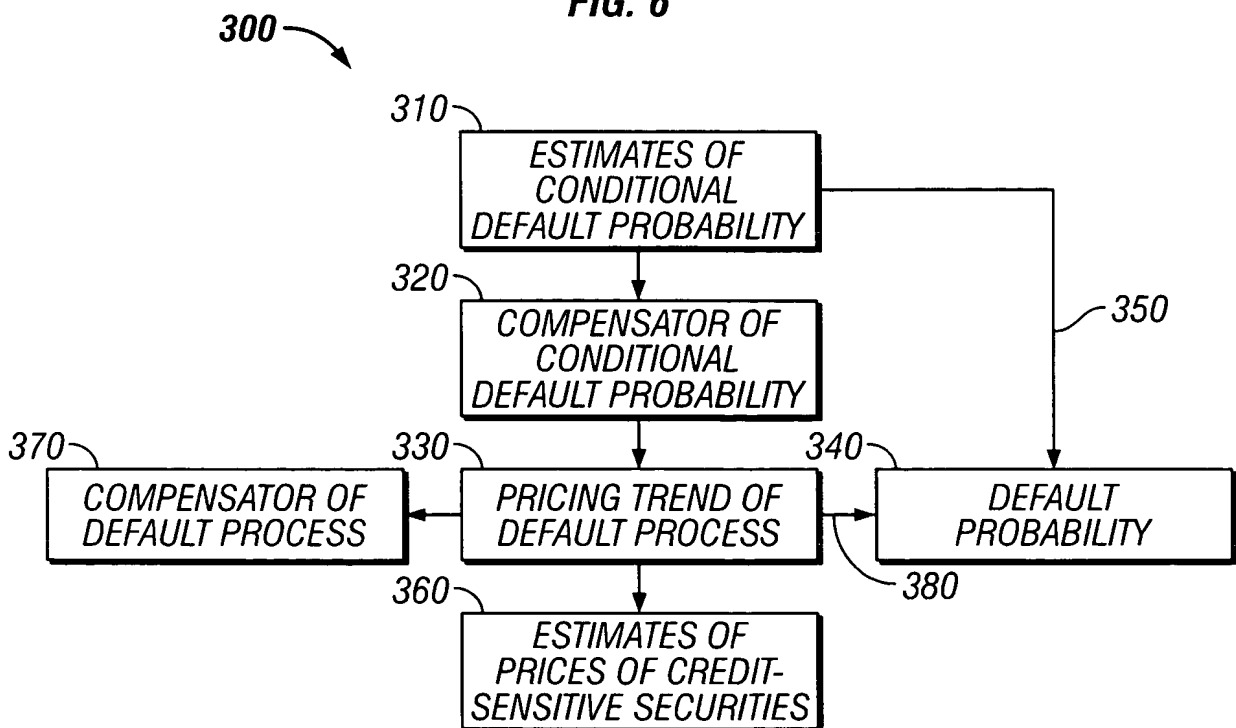


FIG. 7

6/14

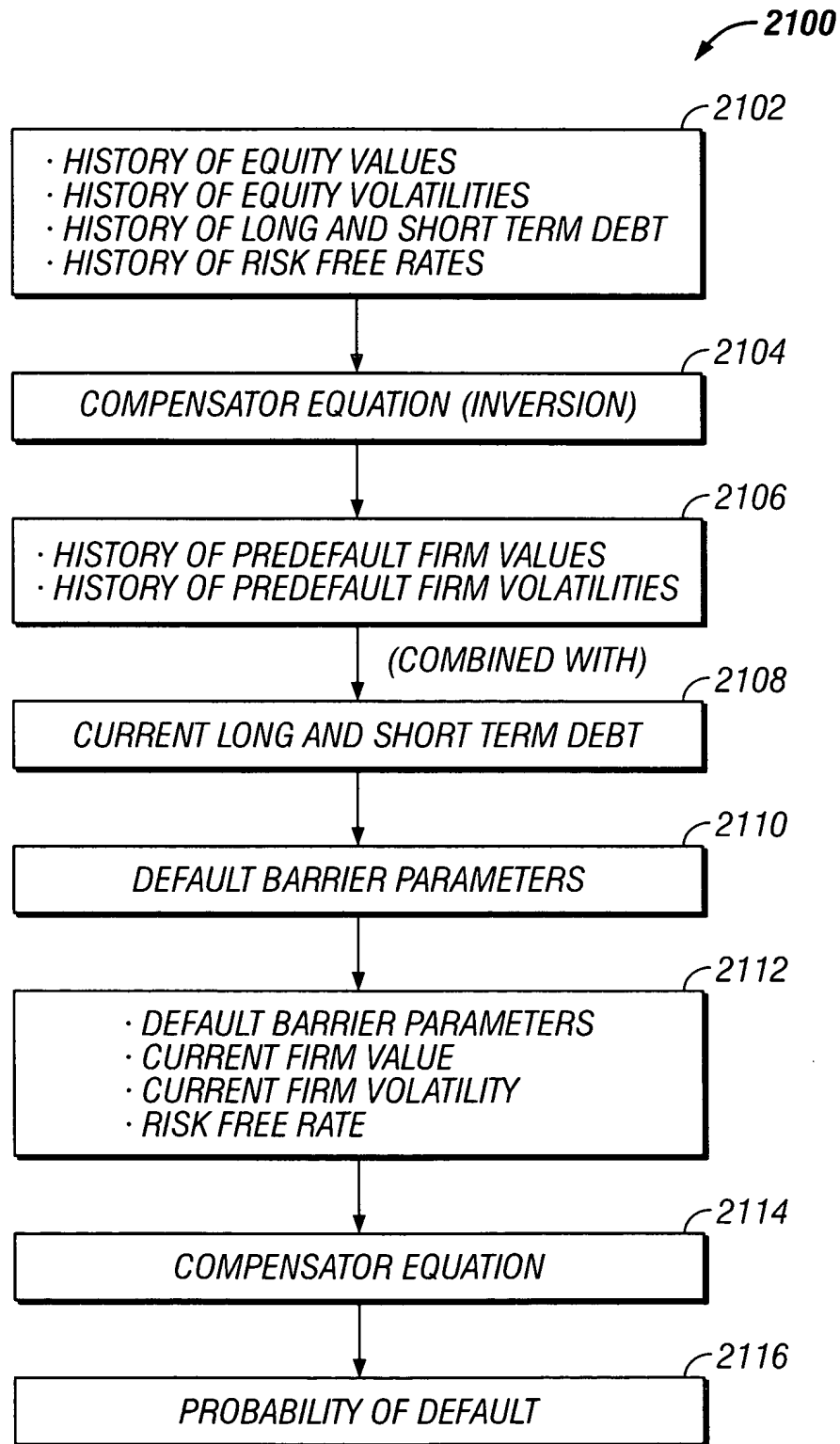


FIG. 8

7/14

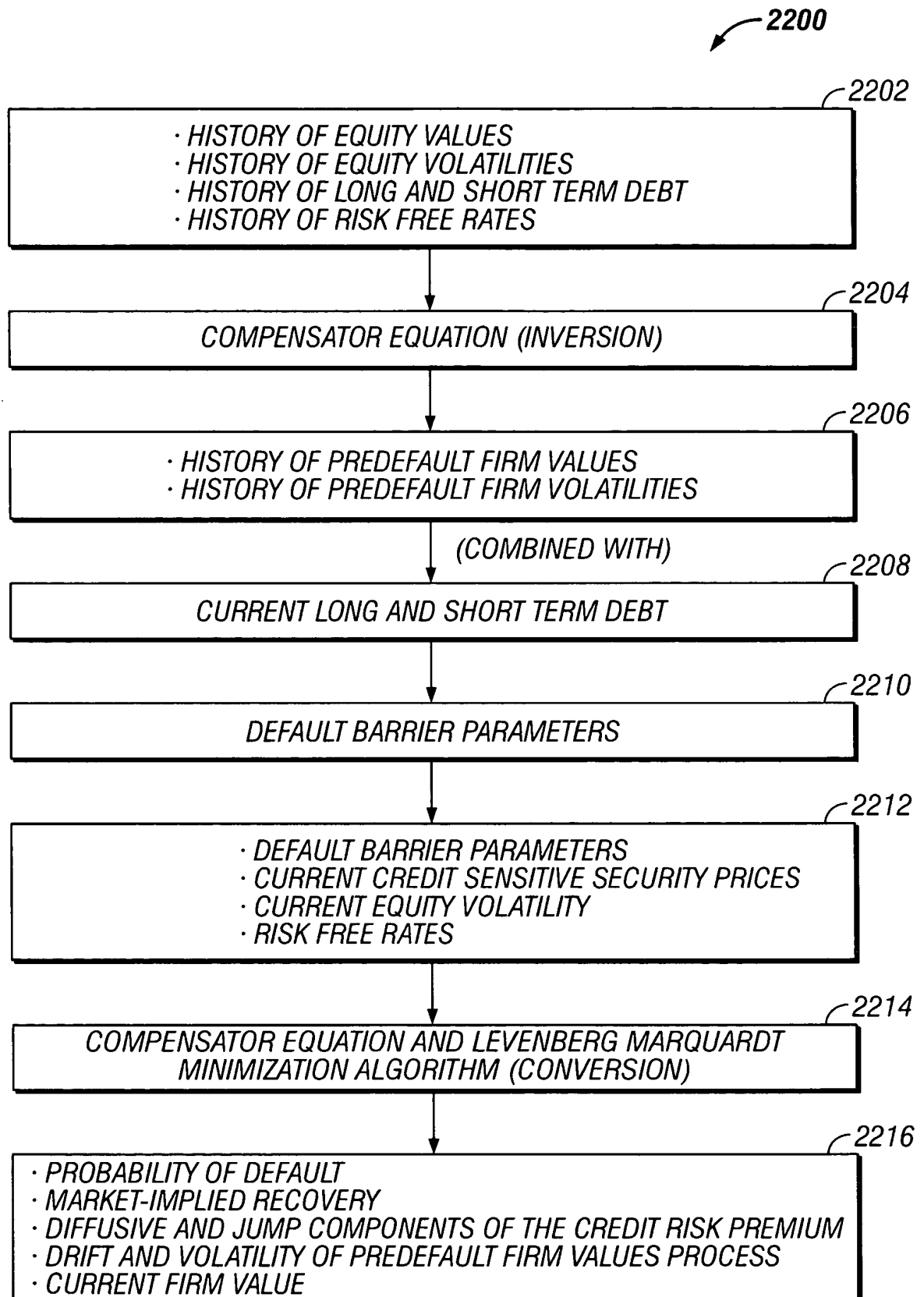


FIG. 9

8/14

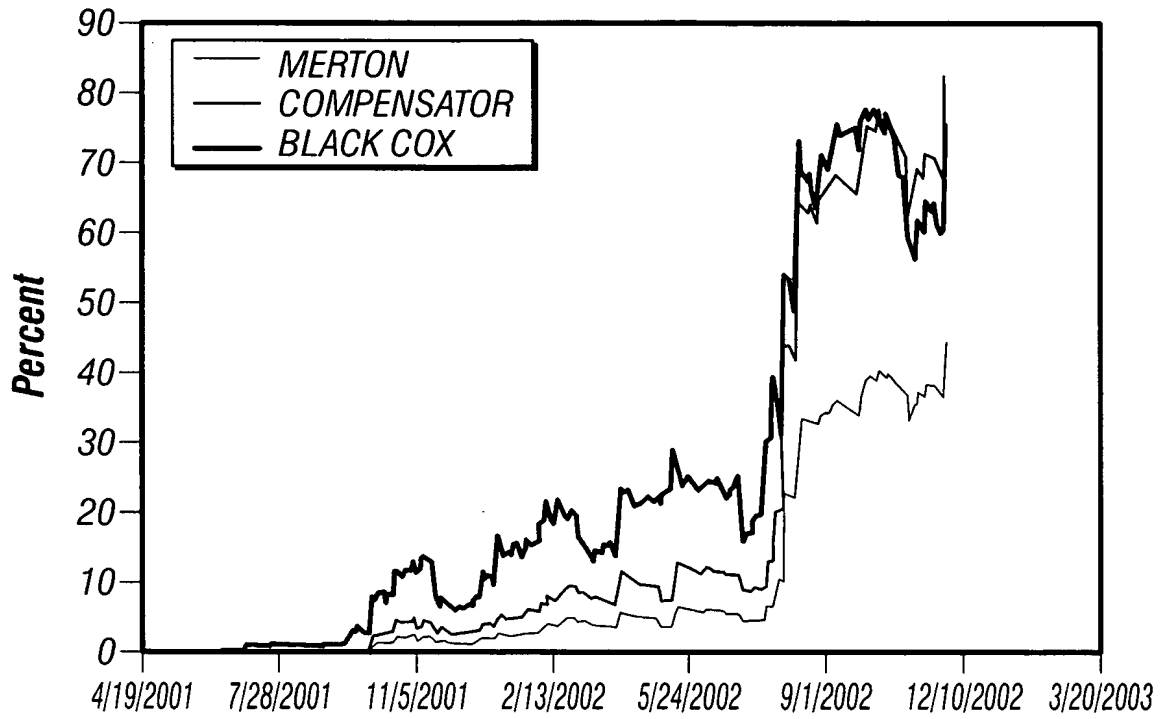


FIG. 10

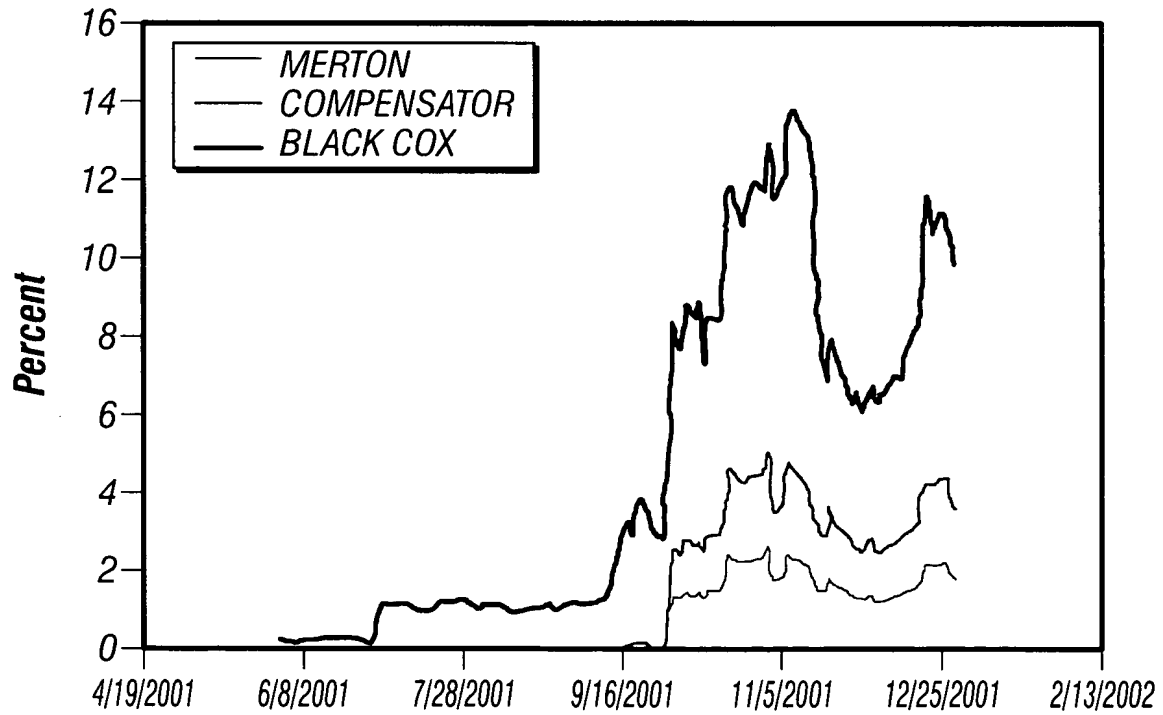


FIG. 11

9/14

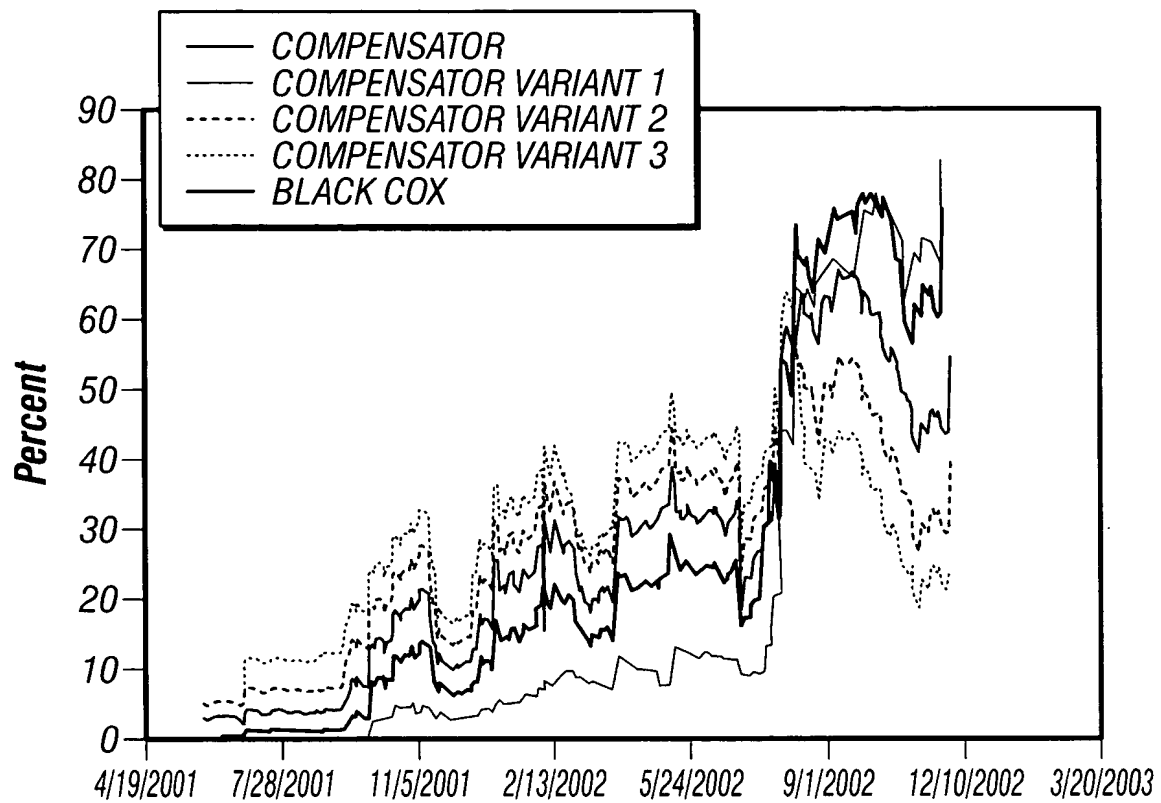


FIG. 12

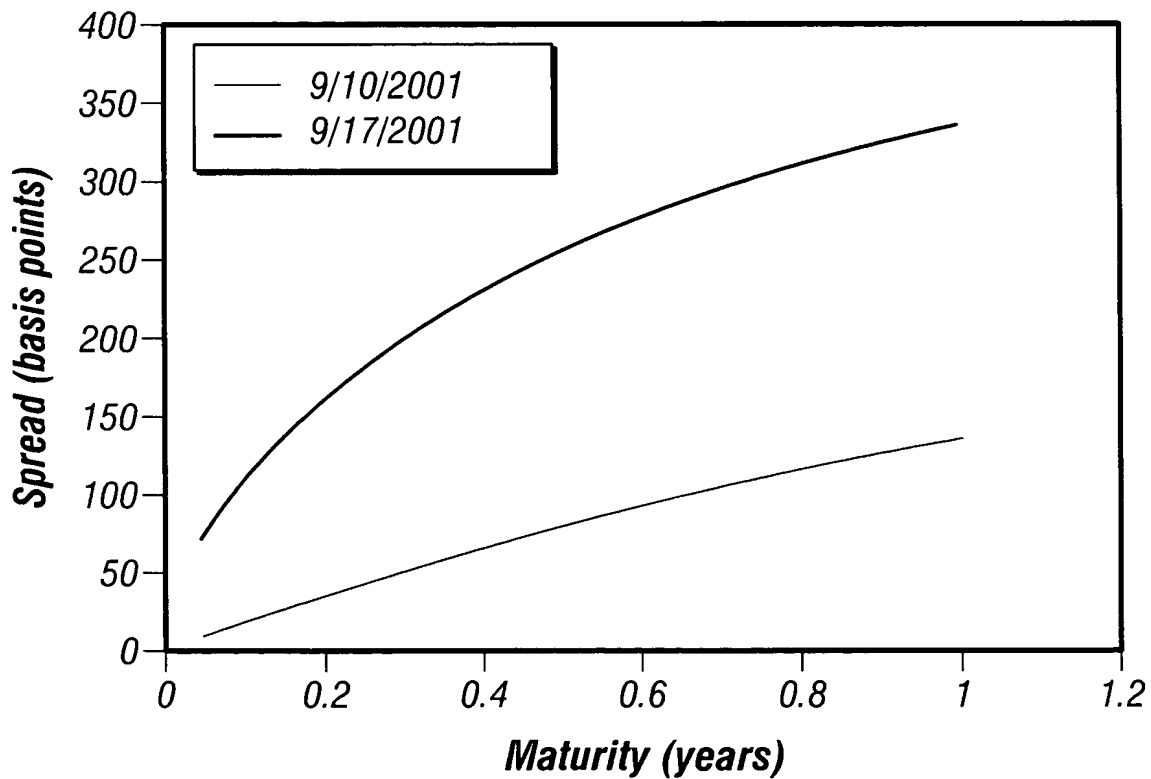


FIG. 13

10/14

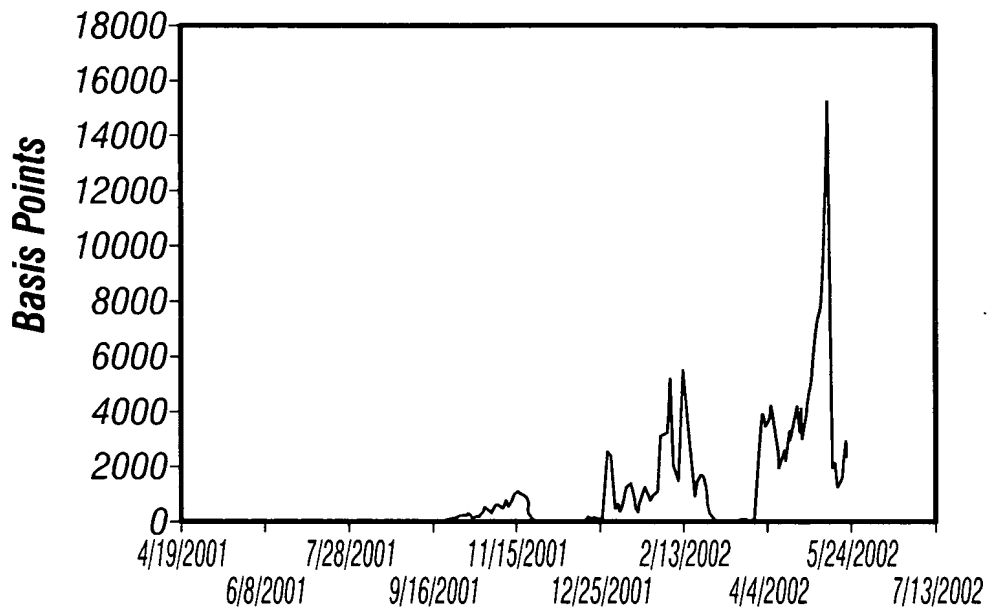


FIG. 14

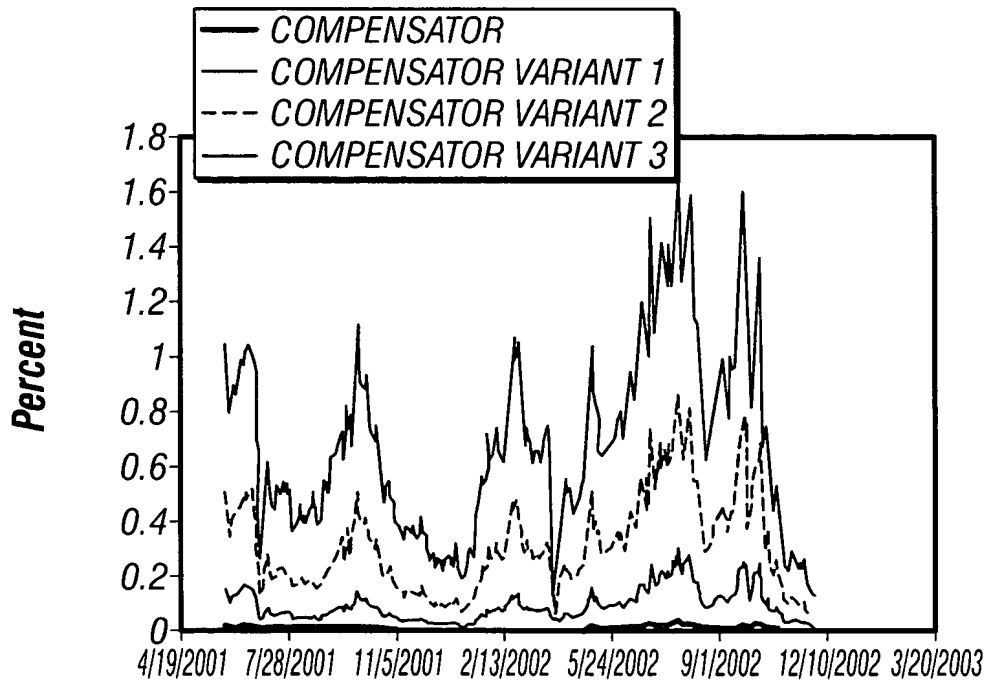


FIG. 15

11/14

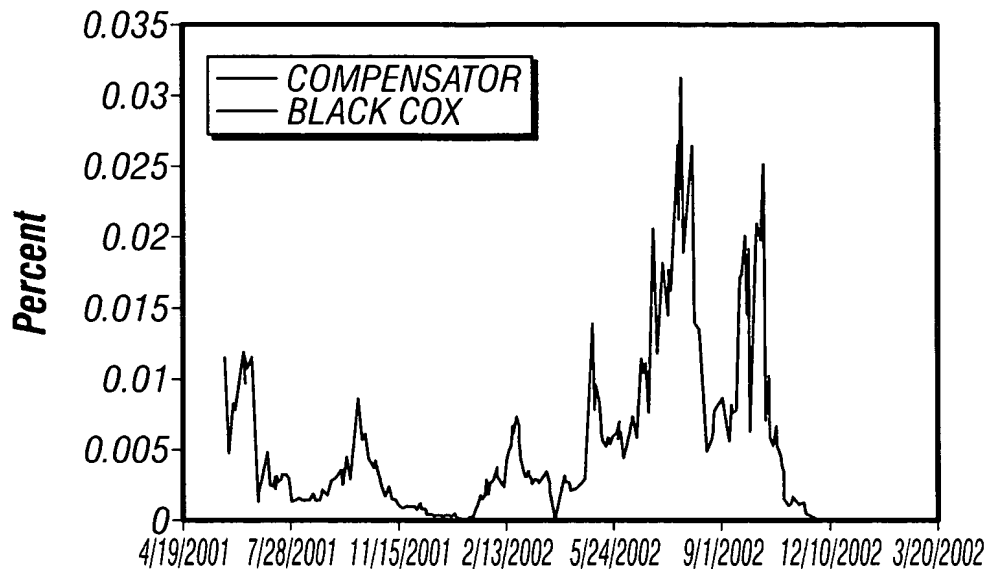


FIG. 16

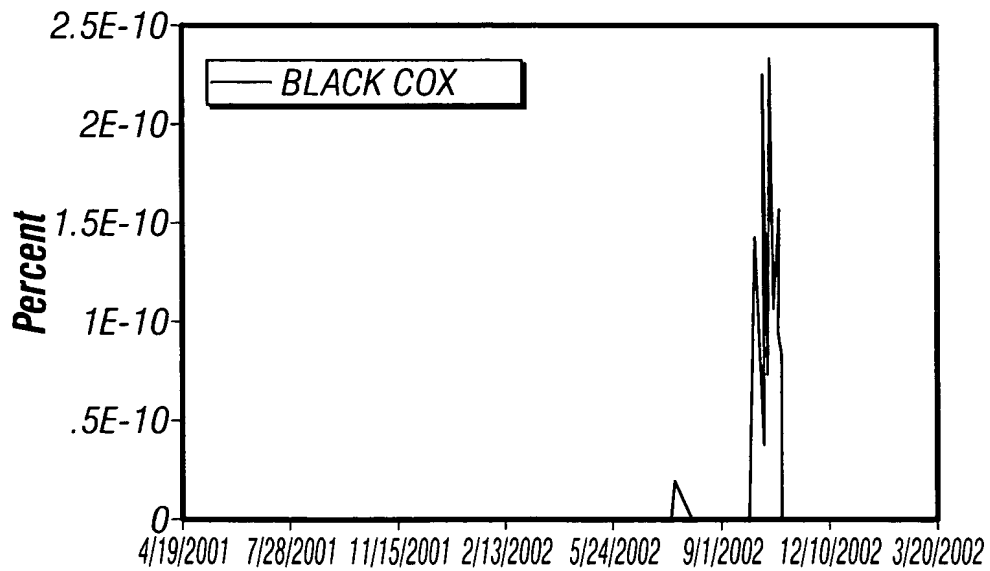


FIG. 17

12/14

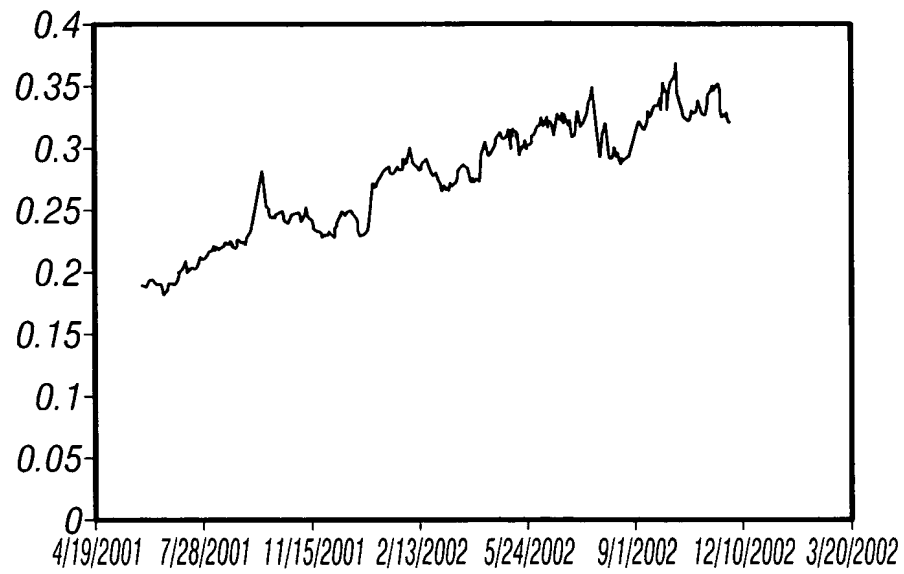


FIG. 18

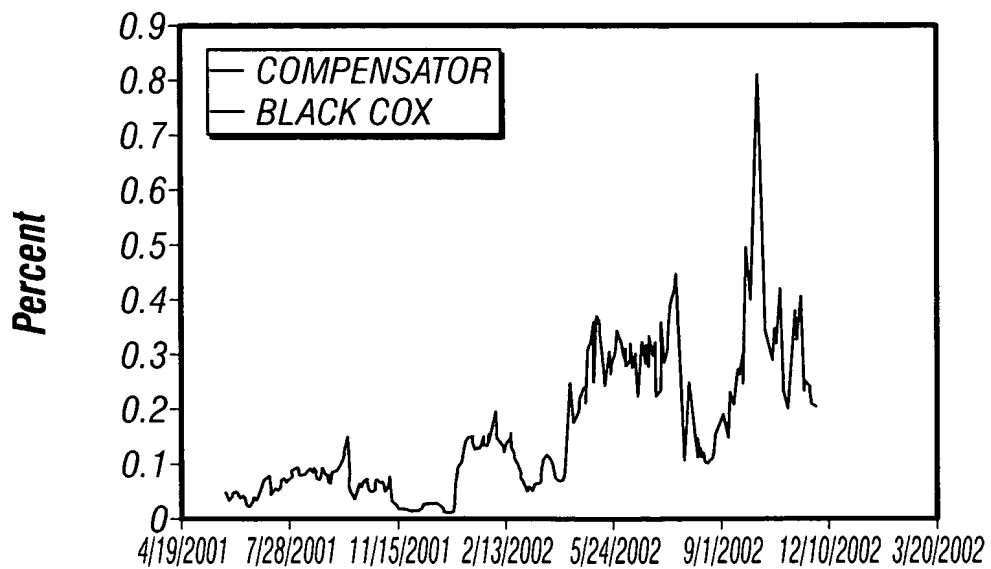


FIG. 19

13/14

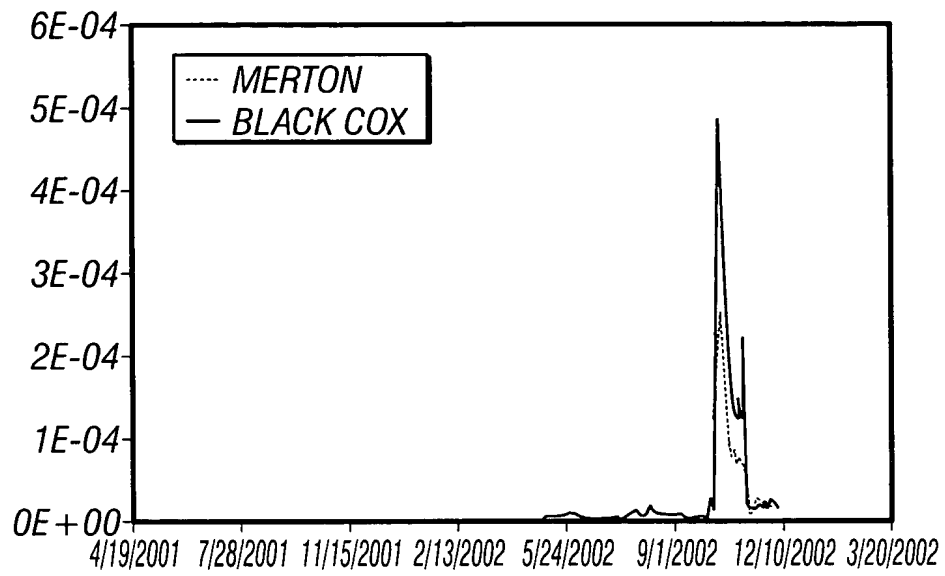


FIG. 20

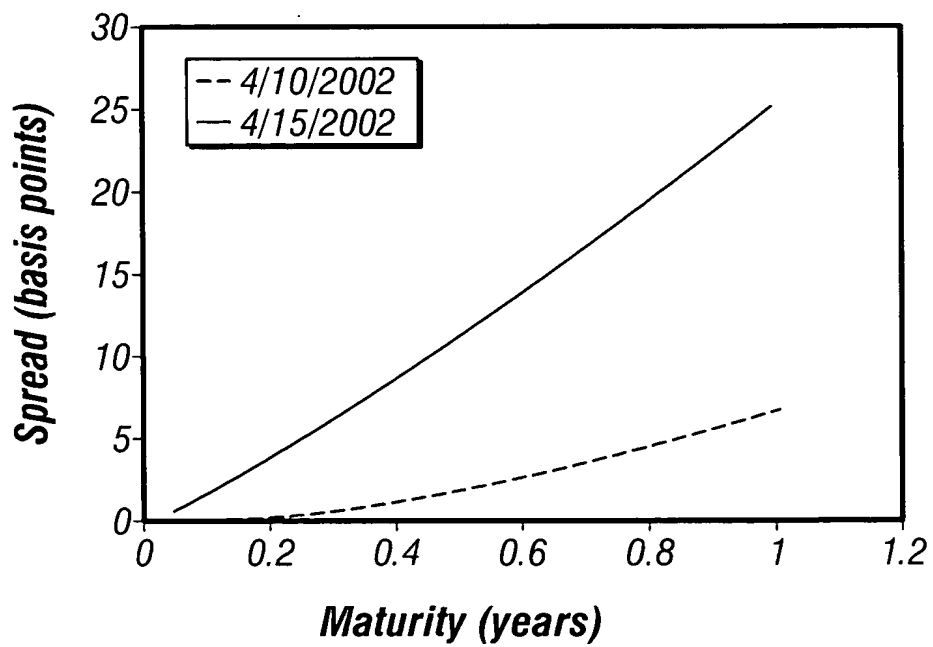


FIG. 21

14/14

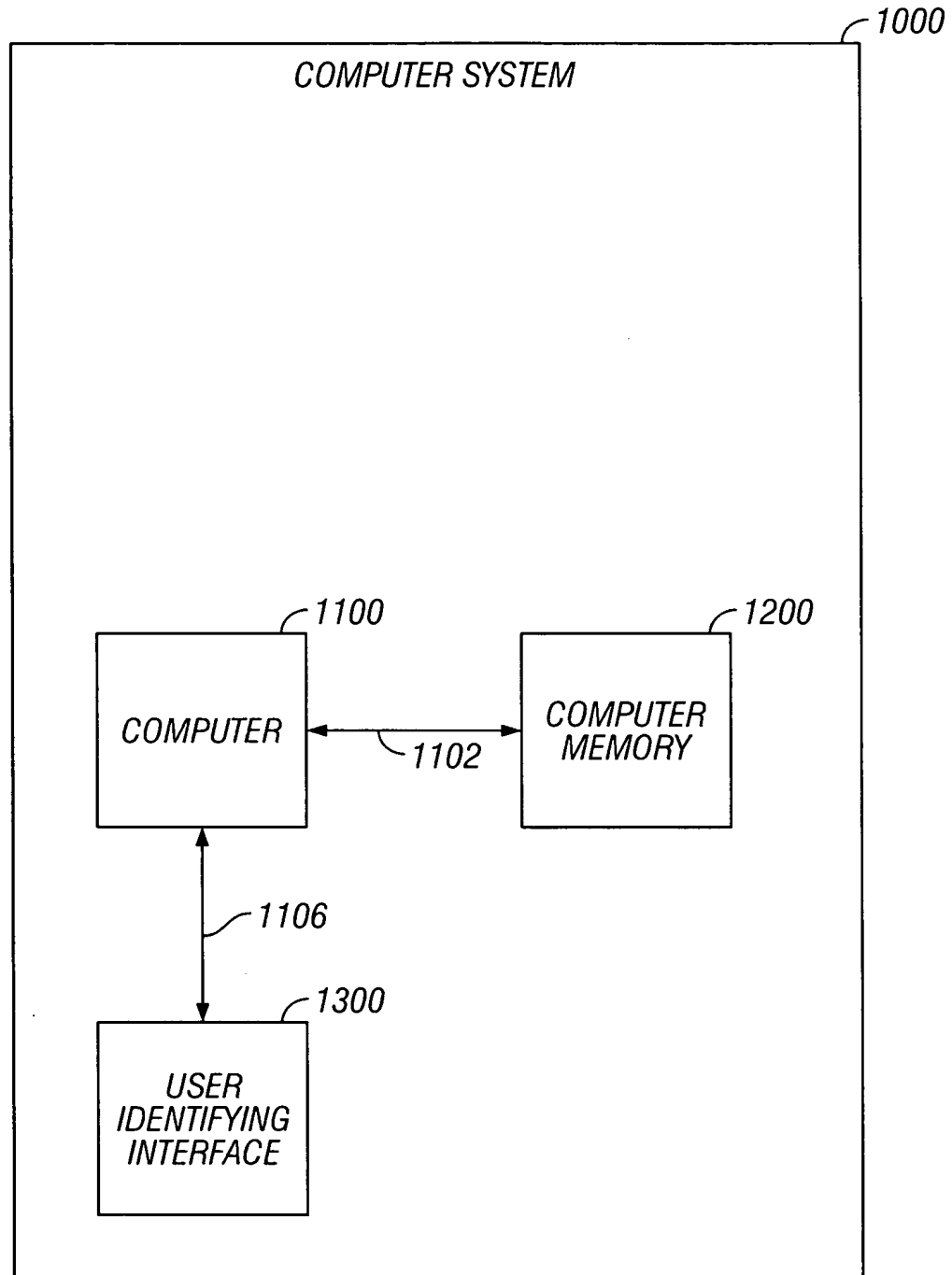


FIG. 22